

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Robert K. Pliha

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FOR: SYSTEMS AND METHODS FOR DISTRIBUTING TARGETED
INCENTIVES TO FINANCIAL INSTITUTION CUSTOMERS

MAIL STOP AMENDMENT
Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

Attorney Docket No.: 47423/252726

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I hereby certify that this correspondence is being
electronically filed with The United States Patent Office
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_____/Gina Hamrick/

Gina Hamrick

AMENDMENT AND RESPONSE

Sir:

In response to the Office Action dated March 22, 2007, please consider the
following amendment and response:

Amendments to the Claims are reflected in the listing of claims, which
begins on page 2 of this paper.

Remarks begin on page 10 of this paper.

Conclusion begins on page 14 of this paper.